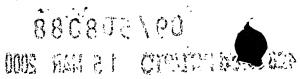
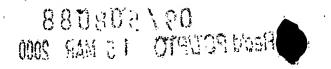
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DECLARATION FILED WITH U.S. DESIGNATED OFFICE UNDER 35 U.S.C. 371 (c)(4)

				Docket No.	
As a below named invent					
My residence, post office	address and citizenship are	as stated below next to my	y name;		
I verily believe I am the	original, first and sole inv	entor (if only one name is	listed below) or a joint if	iventor (if plural inventors	
are named below) of the	invention entitled: FINA	NCIAL SERVICES SI	SIEM FOR REDUCING	<u>'</u>	
		S IN INVESTMENTS			
described and claimed in	international application ne	o. PCT/NZ98/00138	filed <u>September 1</u>		
as amended on	(if any),	which I have reviewed and	d for which I solicit a Unit	ed States patent;	
I hereby state that I have amended by any amendm	ve reviewed and understandent referred to above.	d the contents of the abo	ve identified specification	, including the claims, as	
I acknowledge the duty 37, Code of Federal Regu	to disclose information whalations, §1.56(a).	ich is material to the exam	nination of this application	n in accordance with Title	
certificate listed below as	ority benefits under Title 35 nd have also identified belo tion on which priority is cla	w any foreign application i	of any foreign application for patent or inventor's cer	n(s) for patent or inventor's tificate having a filing date	
EARLIEST FOREIGN APPI	LICATION(S), IF ANY, FILED V	VITHIN 12 MONTHS PRIOR T	O THE INTERNATIONAL AP	PLICATION	
COUNTRY	APPLICATION NUMBER	FILING DATE (DAY/MO/YR)	ISSUE DATE (DAY/MO/YR)	35USC119 PRIORITY CLAIMED	
New Zealand	328785	Sept. 19, 1997		(X)YES ()NO	
				()YES ()NO	
ALL FOREIGN APPLICAT	IONS, IF ANY, FILED MORE T	HAN 12 MONTHS PRIOR TO	THE INTERNATIONAL APPL	ICATION	
§1.56(a) which occurred be (Application Serial No.)	ode, §112, I acknowledge the of tween the filing date of the price	(Filing Date)	or PCT international filing d	ate of this application: nted, pending, abandoned)	
` • • • • • • • • • • • • • • • • • • •			•	nted, pending, abandoned)	
(Application Serial No.)		(Filing Date)	•	•	
I hereby appoint the follo Trademark Office connection	owing attorney(s) and/or age eted therewith:	nt(s) to prosecute this app	lication and to transact all	business in the Patent and	
Donald L. Dennison Burton Scheiner	Reg. No. 19920 Reg. No. 24018	Ira J. Schultz Scott T. Wake	man Reg. No. 28 Reg. No. 37		
SEND CORRESPONDE DENNISON, SCHEIN 1745 Jefferson Davis H Arlington Virginia 222	ENCE TO: ER, SCHULTZ & WAKEN lighway, Suite 6 2 202	DIRECT TEL (70 (703	DIRECT TELEPHONE CALLS TO: Ira J. Schultz (703)412-1161 (fax) (703)412-1155 Ext. 23		
I hereby declare that all state to be true; and further that fine r imprisonment, or b	ements made herein of my own these statements were made voth, under Section 1001 of Ti n or any patent issued thereon.	n knowledge are true and that with the knowledge that willfi tle 18 of the United States C	all statements made on information all statements and the lit	ke so made are punishable by	
	inventor Vasilios Y	ioryios PAPAYIORY		2000	
Inventor's signature		May 1	Date	2000	
Residence <u>Wellingto</u> Post Office Address <u>II</u>	n, New Zealand // 4 Darlington, Road	, Miramar, Wellir			
Full name of second joint inventor Inventor's signature			Date		
Post Office Address					





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STATEMENT CLAIMING SMALL ENTITY STATUS (37 CFR 1.9(f) & 1.27(b))INDEPENDENT INVENTOR	Docket Number (Optional)				
Applicant, Patentee, or Identifier: <u>Vasilios Yioryios PAPAYIO</u>	RYIOU				
Application or Patent No.: PCT/NZ98/00138					
Filedorlssued September 18, 1998					
Title: FINANCIAL SERVICES SYSTEM FOR REDUCING RISKS I	N INVESTMENTS				
As a below named inventor, I hereby state that I qualify as an independent inventor for purposes of paying reduced fees to the Patent and Trademark Office described					
the specification filed herewith with title as listed above.					
the application identified above. the patent identified above.					
I have not assigned, granted, conveyed, or licensed, and am under no obligation ugrant, convey, or license, any rights in the invention to any person who would not que under 37 CFR 1.9(c) if that person had made the invention, or to any concern whi business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(d)	lify as an independent inventor ch would not qualify as a small				
Each person, concern, or organization to which I have assigned, granted, convey obligation under contract or law to assign, grant, convey, or license any rights in t					
X No such person, concern, or organization exists.					
Each such person, concern, or organization is listed below.					
Separate statements are required from each named person, concern, or organization stating their status as small entities. (37 CFR 1.27) I acknowledge the duty to file, in this application or patent, notification of any change entitlement to small entity status prior to paying, or at the time of paying, the earn maintenance fee due after the date on which status as a small entity is no longer as	ge in status resulting in loss of arliest of the issue fee or any				
Vasilios Yioryios PAPAYIORYIOU NAME OF INVENTOR					
Signature of inventor (3/63/2006)					
Date					

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington,